(AMENDED) Apparatus for use in a system including a 24. bank-related system for executing sett/ling processes based on sales data and a credit-related system for executing 4 settling processes based on sales da/ta, the apparatus 5 comprising: a host unit: 6 a) a shop-side POS terminal/unit for generating the sales data; 8 9 a maintenance center; and C) 10 data transfer lines connecting the host unit to 11 each of (1) the shop-side POS terminal unit, (2) the bank-related system, (3)/the credit-related system, 12 and (4) the maintenance/center, 13 14 wherein the sales data used by the bank-related 15 system and credit-related system are provided from the shop-side POS terminal unit, and 16 17 wherein programs for executing processes on the 18 shop-side POS terminal unit for a plurality of different kinds of services are stored on the host unit. 19

In accordance with 37 C.F.R. § 1.121(c)(1)(ii), a separate sheet with the rewritten claim marked-up to show the changes made to the previous version of the claim, is filed herewith.

## REMARKS

In view of the foregoing amendments and the following remarks, the applicant respectfully submits that the pending claims comply with the requirements of 35 U.S.C. § 112, are not anticipated under 35 U.S.C. § 102 and are not unpatentable under 35 U.S.C. § 103. Accordingly,